



**TOWN OF STRATFORD
RFP #2017-039**

**ADDENDUM #1
Issued 1/11/18**

Health & Auxiliary Insurance Benefits Consultant Services

Following are responses to Request for Information.

Questions:

1. The Scope of Services includes COBRA Administration. As a Consulting firm, Segal does not provide COBRA notification, tracking and billing services. We would certainly assist with selection of a TPA to perform these services. Would this exempt Segal from providing a proposal for Consulting services?
2. The Scope of Services includes GASB 45 Actuarial consulting. Does this include preparation of the GASB 45/OPEB valuation?

Responses:

If the bidder cannot provide the services directly, then they will need to provide the cost for the service using another vendor in their proposal response.

The Town needs to have all related costs included in the proposal.

It would include GASB 45/OPEB valuation.

Question with responses:

- P. 4 – Provide HIPAA/ACA administration/compliance services. Can you please specify the level of ACA administration you seek? Are you looking for general guidance or for the preparation of the required tax

forms? Are you getting third party assistance with the tax forms currently? If so, from whom?

The Town is looking for the vendor to provide consulting on all aspects of HIPPA/ACA as requested. The Town does contract for the 1095 forms to be processed and mailed to employees/retirees. If this is a service that can be provided then please provide any costs associated with it, if any.

- P. 6 – Additional Services That May be Requested. Would you like to see this pricing on an ala carte basis? **If they apply, yes.**
- P. 8 – ix – makes reference to Appendix A being an Agreement. Appendix A is the Fee Proposal. Under section x, Appendix A is described as a “Contract for Professional Services”. Can you please advise if that component of the RFP is to be added?

A formal contract would be forthcoming once the RFP is awarded to the vendor. Appendix A would in essence lock the cost to the Town which would be incorporated into said contract.

- P. 12 - Appendix B indicates that details of insurance are listed in the proposed service agreement. Can you please supply the proposed service agreement?

The attached health plans are currently in place for active employees and most recent retirees. All other retiree plans will be provided once a vendor is selected.

- The supplemental page with the coverage counts indicates the total number of full time employees is 440. That seems inconsistent with the coverage counts for Active Employees in the Anthem Medical and Dental, 1051 and 1050 respectively. Can you please confirm the number of benefit eligible full time employees. The number of retirees under 65 as well as over 65? **The total number includes dependents covered with the employee.**
- responding to this sort of RFP represents a large commitment of time and resources. To the extent you are able, can you please advise if the Town is contemplating changing brokers at this time versus performing required due diligence? **The RFP response will determine that.**
- How long has the town been with your current insurance broker? **This is not applicable to the RFP.**
- Has that relationship been satisfactory? **This is not applicable to the RFP.**

- In what way (fee, commission, combination of the two) and how much is your current broker compensated? **This is not applicable to the RFP.**

Life Insurance Information

Coverage provided by UNUM Life Insurance Company

Coverage Counts

Total Employees Covered by Life Insurance and AD&D =	450
Total Retirees Covered by Life Insurance =	190
Total Employees Covered by STD =	26
Total Employees Covered by LTD =	226

Life Insurance Coverage Benefits

Retirees =	Varies based on pension agreements.
Public Works Union Employees =	Flat \$45,000
Police Union Employees =	1.5 X salary to maximum of \$100,000
Town Hall Union Employees =	1.5 X salary to \$45,000
Fire Union Employees =	1.5 X Salary to a max of \$50,000 Hired after 7/1/2012, \$100,000
Supervisor Union Employees =	1.5 X Salary to \$50,000
At-Will Employees =	1.5 X Salary
UPSEU Union Employees =	Nearest \$1,000 to base salary, maximum of \$45,000.

LTD Coverage Benefits

Eligible Employees =	50% of base salary to \$5,000 max per month
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STD Coverage Benefits

Eligible Employees = 66% of weekly salary to a maximum of \$1,350 per week.